

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPA's/Assets (%)
State Summary (Does not include Regionals)															
North - Total/Average			5,252,922	14,737	0.79	7.42	3.34	10.41	10.86	32.41	1,305	511	619	1.31	0.49
West Central - Total/Average			12,802,471	39,780	1.17	11.52	3.71	9.88	18.02	31.34	9,390	2,089	3,916	1.29	0.51
East Central - Total/Average			10,494,887	26,895	0.95	9.23	3.34	9.89	17.42	35.92	3,466	424	1,029	1.20	0.59
Southwest - Total/Average			1,907,020	3,983	1.02	8.91	3.46	11.03	18.69	32.77	548	235	324	1.49	0.42
Southeast - Total/Average			10,415,624	31,619	0.97	8.39	3.51	11.28	19.36	35.01	(3,790)	5,459	5,009	1.13	0.76
State Total			40,872,924	117,014	0.98	9.09	3.47	10.50	16.87	33.49	10,919	8,718	10,897	1.24	0.59
Regionals															
Hancock Whitney Bank	No	Gulfport	33,173,733	(138,273)	(0.58)	(5.38)	3.26	7.86	11.78	17.51	578,467	11,523	381,978	2.02	0.55
BancorpSouth Bank	No	Tupelo	25,802,759	81,555	1.33	11.55	3.09	8.59	14.65	21.37	-	2,601	5,906	1.60	0.32
Trustmark National Bank	No	Jackson	16,876,289	53,399	1.28	12.01	2.73	8.87	12.73	18.36	(10,501)	3,631	1,245	1.02	0.44
Renasant Bank	No	Tupelo	15,620,824	61,295	1.62	10.55	3.40	9.91	13.72	16.29	-	2,332	5,370	1.62	0.38
North															
Memphis, TN-MS-AR (Metro)															
The Bank of Holly Springs	Yes	Holly Springs	369,881	829	0.92	8.32	4.01	9.91	NA	24.46	202	15	31	0.73	0.85
Sycamore Bank	No	Senatobia	300,995	454	0.64	7.40	3.40	8.68	NA	27.33	70	19	1	1.26	0.59
First State Bank	No	Holly Springs	142,537	157	0.46	4.28	2.92	10.32	NA	25.84	-	5	2	0.93	1.12
Merchants & Farmers Bank	Yes	Holly Springs	124,547	57	0.19	1.92	3.21	9.73	NA	40.92	44	9	14	0.91	0.94
Total/Average			937,960	1,497	0.55	5.48	3.39	9.66	-	29.64	316	48	48	0.94	0.82
Other															
First Security Bank	No	Batesville	758,278	1,829	1.01	10.51	3.46	8.97	15.52	29.95	276	162	102	1.27	0.71
BNA Bank	No	New Albany	650,768	2,708	1.70	15.21	2.91	11.01	18.96	31.10	149	22	70	1.84	0.44
The Peoples Bank	No	Ripley	515,100	1,514	1.22	11.94	2.76	9.53	21.70	56.68	180	142	39	1.14	0.00
FNB Oxford Bank	No	Oxford	456,602	1,125	1.00	9.30	3.07	9.63	NA	30.58	-	7	5	1.37	0.08
Farmers and Merchants Bank	No	Baldwyn	436,159	2,736	2.56	18.78	3.80	13.15	NA	29.62	-	18	48	1.68	0.52
First Choice Bank	No	Pontotoc	389,047	736	0.79	6.75	3.29	11.49	NA	29.98	150	46	73	1.23	0.12
First American National Bank	Yes	Iuka	361,532	995	1.16	11.14	4.19	9.91	NA	39.53	-	37	85	1.10	0.67
Mechanics Bank	No	Water Valley	273,866	807	1.23	11.91	3.75	10.13	NA	27.51	27	12	16	1.29	0.91
Oxford University Bank	No	Oxford	197,645	525	1.11	10.74	3.97	10.07	NA	27.02	30	2	1	1.22	0.28
Commerce Bank	Yes	Corinth	151,315	336	0.90	8.29	3.94	10.69	NA	39.20	60	14	30	2.04	0.48
Amory Federal Savings and Loan Association	No	Amory	78,807	(104)	(0.53)	(3.94)	2.20	13.38	30.72	48.03	90	1	84	1.02	0.54
First Federal Savings and Loan Association	No	Aberdeen	45,843	33	0.28	1.76	2.19	15.87	NA	32.89	27	-	18	0.56	0.22
Total/Average			4,314,962	13,240	1.04	9.37	3.29	11.15	21.73	35.17	989	463	571	1.39	0.42
North - Total/Average			5,252,922	14,737	0.79	7.42	3.34	10.41	10.86	32.41	1,305	511	619	1.31	0.49

MISSISSIPPI BANKS - PERFORMANCE COMPARISON - MARCH 31, 2021

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West Central															
Jackson, MS (Metro)															
PriorityOne Bank	Yes	Magee	841,006	3,919	1.95	19.21	4.40	10.29	NA	16.65	300	77	118	1.28	0.62
First Commercial Bank	No	Jackson	620,459	780	0.51	4.45	3.35	11.18	14.40	12.67	243	74	-	1.04	0.10
Peoples Bank	Yes	Mendenhall	417,454	3,366	3.31	34.55	5.98	9.33	15.79	17.65	2,907	83	112	2.18	3.18
Copiah Bank	No	Hazlehurst	274,447	506	0.74	8.06	3.54	9.14	NA	24.34	47	5	22	1.37	0.55
Merchants and Planters Bank	No	Raymond	117,268	226	0.80	8.14	3.05	9.32	NA	40.04	30	17	-	2.01	0.00
OmniBank	No	Bay Springs	55,013	195	1.59	15.76	5.35	9.63	17.88	32.30	-	9	-	1.14	1.68
Total/Average			2,325,647	8,992	1.48	15.03	4.28	9.82	16.02	23.94	3,527	265	252	1.41	0.92
Other															
BankPlus	No	Belzoni	4,940,100	16,032	1.34	15.80	3.88	8.31	12.53	16.88	3,894	1,481	1,334	1.18	0.30
Guaranty Bank and Trust Company	Yes	Belzoni	1,351,710	4,704	1.46	15.77	4.05	8.68	NA	19.83	879	101	65	1.39	0.28
Planters Bank & Trust Company	No	Indianola	1,348,414	2,436	0.74	7.90	2.56	8.75	16.87	41.68	270	84	746	0.82	0.86
Bank of Commerce	No	Greenwood	725,207	2,723	1.74	16.10	2.79	9.98	NA	33.98	65	21	116	1.30	0.10
First National Bank of Clarksdale	No	Clarksdale	414,334	720	0.71	6.10	2.62	11.44	NA	41.31	-	10	47	1.61	0.52
RiverHills Bank	Yes	Vicksburg	395,537	1,884	2.02	18.09	3.66	10.54	NA	43.99	45	2	131	2.66	0.46
Bank of Yazoo City	No	Yazoo City	302,973	409	0.57	5.46	2.76	10.71	NA	29.85	90	9	234	0.87	0.84
The Cleveland State Bank	No	Cleveland	302,804	997	1.39	15.79	4.14	9.82	NA	51.20	30	27	31	1.28	0.06
Bank of Kilmichael	Yes	Kilmichael	221,601	1,000	1.85	19.27	4.10	9.20	NA	33.55	127	15	11	1.94	0.17
Bank of Anguilla	No	Anguilla	170,814	120	0.28	3.31	2.70	9.34	NA	31.96	90	12	80	1.70	1.37
Citizens Bank and Trust Company	Yes	Marks	141,802	(611)	(1.62)	(26.52)	1.91	5.89	12.46	28.49	341	54	868	2.33	2.21
Bank of Winona	Yes	Winona	139,447	399	1.13	9.52	3.12	9.78	14.11	48.01	-	8	1	0.99	0.28
Genesis Bank	No	Benoit	22,081	(25)	(0.43)	(2.53)	2.66	16.85	44.13	82.75	32	-	-	1.70	0.20
Total/Average			10,476,824	30,788	0.86	8.00	3.15	9.95	20.02	38.73	5,863	1,824	3,664	1.26	0.42
West Central - Total/Average															
Total/Average			12,802,471	39,780	1.17	11.52	3.71	9.88	18.02	31.34	9,390	2,089	3,916	1.29	0.51

MISSISSIPPI BANKS - PERFORMANCE COMPARISON - MARCH 31, 2021

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East Central															
Community Bank of Mississippi	No	Forest	4,244,121	10,131	1.00	12.25	3.42	7.74	15.76	25.11	2,610	120	366	1.07	0.47
BankFirst Financial Services	No	Macon	1,780,098	4,656	1.05	9.88	3.08	8.64	14.27	20.51	246	132	227	1.50	0.66
The Citizens National Bank of Meridian	Yes	Meridian	1,679,675	7,669	1.89	17.69	3.44	10.79	15.73	24.53	360	45	20	1.41	0.61
The Citizens Bank of Philadelphia	No	Philadelphia	1,548,056	1,961	0.53	7.10	2.21	6.77	12.25	17.71	87	47	97	0.75	0.75
Great Southern Bank	No	Meridian	347,079	630	0.75	8.38	3.47	8.57	NA	62.68	-	38	57	0.99	0.08
Bank of Okolona	Yes	Okolona	236,386	541	0.94	9.27	3.75	9.44	NA	39.13	-	6	12	1.53	1.07
Bank of Forest	Yes	Forest	235,207	593	1.04	8.10	3.53	12.20	NA	44.54	90	3	197	1.15	0.79
The Commercial Bank	No	De Kalb	203,117	425	0.88	8.80	3.56	9.74	NA	40.99	45	12	23	2.07	0.23
Holmes County Bank	Yes	Lexington	139,978	8	0.02	0.19	2.74	11.99	29.10	44.07	20	4	6	1.86	1.24
Bank of Morton	Yes	Morton	81,170	281	1.43	10.63	4.18	13.06	NA	39.97	8	17	24	0.29	1.77
East Central - Total/Average			10,494,887	26,895	0.95	9.23	3.34	9.89	17.42	35.92	3,466	424	1,029	1.20	0.59
Southwest															
First Bank	Yes	McComb	637,450	279	0.18	1.89	2.63	9.63	16.90	44.38	210	23	36	1.51	0.31
United Mississippi Bank	Yes	Natchez	410,350	1,470	1.46	14.37	3.56	9.79	NA	19.49	45	13	106	0.67	0.73
Pike National Bank	No	McComb	307,788	587	0.79	6.28	3.65	12.49	21.90	33.22	252	3	45	1.56	0.51
Bank of Brookhaven	No	Brookhaven	220,297	559	1.05	10.49	2.90	9.56	17.21	39.59	57	3	5	1.12	0.13
Bank of Franklin	No	Meadville	188,460	387	0.86	8.15	3.88	10.29	NA	30.83	61	94	53	1.36	0.33
The Jefferson Bank	No	Greenville	142,675	701	1.79	12.30	4.16	14.42	18.76	29.13	(77)	99	79	4.47	0.41
Southwest - Total/Average			1,907,020	3,983	1.02	8.91	3.46	11.03	18.69	32.77	548	235	324	1.49	0.42

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Southeast															
Gulfport - Biloxi, MS (Metro)															
The Peoples Bank, Biloxi, Mississippi	No	Biloxi	749,697	4,479	2.35	19.52	2.62	11.80	22.41	22.08	(4,853)	4,584	85	1.50	0.81
First Federal Savings & Loan Association of Pascagoula-Moss Point	No	Pascagoula	323,287	188	0.23	2.51	2.69	9.12	20.34	16.03	-	1	23	0.42	0.46
Bank of Wiggins	No	Wiggins	186,857	355	0.77	4.78	3.20	16.52	NA	56.21	4	6	10	1.59	0.14
Total/Average			1,259,841	5,022	1.12	8.94	2.84	12.48	21.38	31.44	(4,849)	4,591	118	1.06	0.62
Hattiesburg, MS (Metro)															
The First, A National Banking Association	No	Hattiesburg	5,436,548	18,660	1.41	10.30	3.46	10.41	17.51	24.87	-	568	4,122	1.07	0.66
Grand Bank for Savings, F.S.B.	Yes	Hattiesburg	98,779	365	1.53	12.80	6.55	11.82	NA	21.16	-	3	1	0.80	1.37
Richton Bank & Trust Company	Yes	Richton	58,226	27	0.19	1.29	3.65	13.58	NA	58.09	-	-	-	2.09	0.05
Total/Average			5,593,553	19,052	1.04	8.13	4.55	11.94	17.51	34.71	-	571	4,123	1.07	0.66
Pascagoula, MS (Metro)															
Merchants & Marine Bank	No	Pascagoula	742,758	572	0.34	2.90	3.32	11.58	20.73	49.00	(15)	111	323	1.11	1.29
Century Bank	No	Lucedale	446,894	965	0.89	9.86	3.12	9.43	NA	29.19	75	64	126	1.63	0.21
Total/Average			1,189,652	1,537	0.62	6.38	3.22	10.51	20.73	39.10	60	175	449	1.32	0.88
Other															
First State Bank	No	Waynesboro	894,209	1,353	0.60	4.90	3.25	11.08	NA	24.76	495	20	102	1.32	1.11
Citizens Bank	Yes	Columbia	483,472	1,797	1.50	15.76	3.80	9.77	17.06	26.31	309	61	156	1.41	1.16
Magnolia State Bank	Yes	Bay Springs	416,356	757	0.75	8.61	2.98	8.55	13.51	27.65	170	11	21	0.76	0.48
First National Bank of Picayune	Yes	Picayune	252,642	1,332	2.18	15.84	4.32	13.35	24.71	43.91	-	5	7	1.37	2.41
First Southern Bank	Yes	Columbia	240,720	689	1.18	11.32	3.54	10.21	NA	34.66	-	19	33	1.26	0.05
Covington County Bank	No	Collins	85,179	80	0.35	4.15	2.59	8.33	15.99	51.52	25	6	-	0.42	0.11
Total/Average			2,372,578	6,008	1.09	10.10	3.41	10.22	17.82	34.80	999	122	319	1.20	1.01
Southeast - Total/Average															
			10,415,624	31,619	0.97	8.39	3.51	11.28	19.36	35.01	(3,790)	5,459	5,009	1.13	0.76